

RETIREMENT

Disability and Service

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RETIREMENT

Disability and Service

Disability Retirement

Requirements

A member is *eligible to apply* for disability retirement with the TRS if the member is “in service” with a minimum of 10 years of creditable service. (A member is considered “in service” if currently working or on an official leave of absence for one year which may be extended for no more than one additional year.) **A member who has terminated employment is not eligible to apply for a disability retirement benefit.**

To qualify for a disability benefit, the member must be determined by the TRS Medical Board to be permanently incapacitated, either mentally or physically, to perform his or her current duties.

Application for Disability Retirement

A RETIREMENT APPLICATION PACKET and a REPORT OF DISABILITY PACKET must be remitted to the TRS no less than 30 days nor more than 90 days prior to the proposed effective date of retirement. Both packets must be received before an effective retirement date can be determined. The effective retirement date is always the first day of a month.

- **RETIREMENT APPLICATION PACKET**
 - **APPLICATION FOR RETIREMENT: PART I (FORM 10):** The member completes the Member Information, Beneficiary Designation, and Member Authorization sections. The agency must complete the Employer Certification section.
 - **INSURANCE AUTHORIZATION FORM:** The member completes all sections except Employer Certification. This section is to be completed by the payroll/insurance official.
 - **DIRECT DEPOSIT AUTHORIZATION:** The TRS DDR, DIRECT DEPOSIT AUTHORIZATION, is included with the RETIREMENT FORMS packet. The member and an official of the member’s selected financial institution (bank) will complete this form. The TRS DDR may be submitted with the APPLICATION FOR RETIREMENT or separately.

- **REPORT OF DISABILITY PACKET**
 - **STATEMENT BY EXAMINING PHYSICIAN:** The member's attending physician(s) completes the front and back side of the STATEMENT BY EXAMINING PHYSICIAN.
 - **APPLICANT AUTHORIZATION:** The member applying for disability retirement must complete this form.

The completed application is placed before the Medical Board, which meets once a month, usually the first Tuesday of the month. Once the application is reviewed, the member will be notified of the Board's decision.

When the FORM 10 and REPORT OF DISABILITY PACKET are submitted separately to the TRS, the retirement date will be determined by the date the TRS receives the last form, unless the member is simultaneously eligible for service retirement. When the member is eligible for service retirement, the retirement date will be determined by the date the FORM 10 is received. For service eligible members who are disabled, the physician's report must be received prior to the retirement date.

Upon approval for disability retirement benefits, an annual disability review is required to determine continued eligibility for disability benefits.

CODE OF ALABAMA 1975 §16-25-14f

“Once each year during the first five years following the retirement of a member on a disability retirement allowance and once in every three-year period thereafter, the Board of Control may and upon his application shall require any disability beneficiary who has not yet attained age 60 to undergo a medical examination, such examination to be made at the place of residence of such beneficiary or other place mutually agreed upon by a physician of or designated by the Medical Board. Should any disability beneficiary who has not yet attained age 60 refuse to submit to such medical examination, his pension may be discontinued until his withdrawal of such refusal, and should his refusal continue for one year, all his rights in and to his pension may be revoked by the Board of Control.”

Service Retirement

Requirements

A TRS member is eligible for retirement:

- at age 60 with 10 or more years of creditable service, **or**

- at any age with 25 or more years of creditable service

Application for Retirement

- An Application for retirement (Form 10) must be submitted to the TRS no less than 30 days nor more than 90 days prior to the effective date of retirement. The member must complete all but the Employer Certification section and have the form notarized. The agency must complete the Employer Certification portion of the Application for Retirement.
- The PEEHIP Authorization on the reverse side of the Application must also be completed by the member and certified by the agency.
- Direct Deposit Authorization: Direct deposit of retirement checks is an option. The TRS DDR, Direct Deposit Authorization, is included with the Retirement Forms packet. The member and an official of the member's selected financial institution (bank) will complete this form. The TRS DDR may be submitted with the Application for Retirement or separately.

The member may file an APPLICATION FOR RETIREMENT (FORM 10) directly with the TRS without the employer certification, which will establish the member's retirement date. Upon receipt, the TRS will send the FORM 10 to the employing agency for completion of the Employer Certification portion of the form. If the member is age 60 and vested (more than 10 years of service) and has not been employed with an agency covered by the RSA for over one year, no employer certification is necessary.

If the agency fails to submit the APPLICATION FOR RETIREMENT within the filing period for the requested retirement date, the member's retirement date will be delayed.

Note: A member may cancel his or her APPLICATION FOR RETIREMENT, provided that the cancellation is made in writing prior to the effective date of retirement.

Sick Leave Conversion

The provisions of Act 84-251 codified under §16-25-11.1, *Code of Alabama*, 1975, allow a TRS member to convert unused accrued sick leave to service credit at retirement. Conversion of sick leave to service credit is in lieu of any payment the member is entitled to receive for this leave.

The service credit may be applied toward meeting the minimum service requirement for service retirement eligibility (age 60 with 10 years or 25 years of service, regardless of age).

The following chart is used by the TRS to convert accumulated sick leave days to months of service credit upon service retirement. The maximum number of days that may be converted is based upon the accrual limits of the employing agency. The sick leave accrual limit of the employing agency determines the amount of sick leave eligible for conversion.

Accumulated Sick Leave Days	Months of Service Credit	Accumulated Sick Leave Days	Months of Service Credit
0 – 7	0	218 – 232	15
8 - 22	1	233 – 247	16
23 – 37	2	248 – 262	17
38 - 52	3	263 – 277	18
53 - 67	4	278 – 292	19
68 - 82	5	293 – 307	20
83 - 97	6	308 – 322	21
98 - 112	7	323 – 337	22
113 - 127	8	338 – 352	23
128 - 142	9	353 – 367	24
143 – 157	10	368 – 382	25
158 – 172	11	383 – 397	26
173 – 187	12	398 – 412	27
188 – 202	13	413 – 427	28
203 – 217	14	428 – 442	29

Cost-of-Living Increases

Cost-of-Living Adjustments (COLAs) for TRS retirees are provided on an *ad hoc* basis. The Alabama Legislature occasionally passes into law a cost-of-living increase for TRS retirees. The amount of any increase will be based upon the provisions of the legislation. Historically, the Legislature has granted COLAs approximately every other year.